

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF VIRGINIA
Richmond Division**

In Re: George Bruce Sowers, Jr.
Jacqueline Richards Sowers
Debtors.

Case No. 11-34179
Chapter 11

OBJECTION TO EXEMPTIONS

COMES NOW Franklin Federal Savings Bank, by counsel, and objects to the Schedules B and C of the Debtors' Voluntary Petition, by reason of the following:

1. Franklin Federal Savings Bank objects to Schedule C of the proposed Chapter 11 Plan as follows:

a. The Debtors have exempted the following personal property under 11 U.S.C. §

522(b)(3)(B) on Schedule C of their Voluntary Petition:

i. Spending Cash in the amount of \$4,250.00

ii. Computer and miscellaneous household items and furniture in the amount of \$23,500.00

iii. Miscellaneous books, pictures, records and CDs, and collectibles in the amount of \$11,500.00

b. 11 U.S.C. § 522(b)(3)(B) refers to any interest in property in which the debtor had, immediately before the commencement of the case, an interest as a tenant by the entirety or joint tenant to the extent that such interests as a tenant by the entirety or joint tenant is exempt from process under applicable nonbankruptcy law.

- c. The personal property listed above by the Debtors clearly do not fall under the requirements of 11 U.S.C. § 522(b)(3)(B) and, therefore, cannot be exempted using said statute.

WHEREFORE, Franklin Federal Savings Banks objects to the exemption claimed by the Debtors in the aforesaid assets and requests that the exemption be denied.

FRANKLIN FEDERAL SAVINGS BANK

By: /s/ Robert A. Canfield
Counsel

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CERTIFICATE OF SERVICE

I hereby certify that on this 2nd day of August, 2011, a copy of the foregoing Objection was either electronically transmitted and/or mailed by regular mail, postage prepaid to all necessary parties:

Troy Savenko, Esquire
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/s/ Robert A. Canfield
Robert A. Canfield